



Order Filed on March 12, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Rebecca A. Kasten

Case No.: 18-35150-CMG

Chapter: 7

Hearing Date: 3/12/19

Judge: Gravelle

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: March 12, 2019**

A handwritten signature in black ink, which appears to read "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Santander Bank, N.A.  
is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Rebecca A. Kasten  
Debtor

Case No. 18-35150-CMG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db +Rebecca A. Kasten, 315 Casino Drive, Farmingdale, NJ 07727-3571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
jcohen@mchfirm.com,NJ95@ecfcbis.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com,NJ95@ecfcbis.com  
Joseph I. Windman on behalf of Debtor Rebecca A. Kasten jwindman@aol.com  
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,  
jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7